

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
M&T Bank

In Re:  
Scott J. Appel,  
  
Debtor.



Order Filed on June 16, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-21156 JKS

Adv. No.:

Hearing Date: 6/11/2020 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING OBJECTION TO  
MOTION TO REINSTATE**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 16, 2020**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

(Page 2)

Debtors: Scott J. Appel

Case No: 19-21156 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING OBJECTION  
TO MOTION TO REINSTATE

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon appearing, upon an objection to motion to reinstate as to real property located at 264 Levinberg Lane, Wayne Twp, NJ, 07470, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Camille J. Kassar, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 5, 2020, Debtor is due for the March 2020 through June 2020 post-petition payments for a total post-petition default of \$10,316.55 (4 @ \$2,598.31, less suspense \$76.69); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$10,316.55 to be received no later than June 30, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$350.00 for objection to motion to reinstate, totaling \$700.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.

It is further **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the subject property is hereby reinstated,

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Scott J Appel  
Debtor

Case No. 19-21156-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db +Scott J Appel, 264 Levinburg Lane, Wayne, NJ 07470-4080

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Camille J Kassar on behalf of Debtor Scott J Appel ckassar@locklawyers.com,  
kassarcr75337@notify.bestcase.com,bbkconsultantllc@gmail.com  
Denise E. Carlon on behalf of Creditor M&T Bank. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Karl Meth on behalf of Creditor Grandover Pointe Condominium Association, Inc.  
kmeth@beckerlawyers.com, info@acalabreselaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Phillip Andrew Raymond on behalf of Creditor M&T Bank. phillip.raymond@mccalla.com,  
mccallaecf@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank. rsolarz@kmlawgroup.com  
Tana Bucca on behalf of Creditor Grandover Pointe Condominium Association, Inc.  
tbucca@beckerlawyers.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8